FILED

MAY 20 1997

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF OKLAHOMA

DOROTHY A. EVANS, CLERK U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF OKLAHO

IN RE:)
GRAHAM, JIM WAYNE, JR.,	,
Debtor,)
RIVERWEST FEDERAL CREDIT UNI	ON,) Case No. 97-00704-W
Plaintiff,)) Adversary Proceeding No.) 97-0136-W
v.))
GRAHAM, JIM WAYNE, JR.,)
Defendant.))

AGREED JUDGMENT

This matter comes on this _____ day of May, 1997, the parties having announced to the Court their agreement to settle this matter by the entry of the judgment set out herein.

Thereupon, the Court finds that the Plaintiff is entitled to judgment against the Defendant, Jim Wayne Graham, Jr., in the amount of \$3,676.44, plus interest at the rate of 9.9% per annum from the date of the entry of this judgment, plus the costs of this action, and that said judgment and debt are excepted from the discharge granted to the Defendant in Case No. 97-00704-W pending before this Court, under the provisions of the 11 U.S.C. § 523(a)(2)(A) and (a)(6). The Court further finds that the Plaintiff has agreed to accept payments upon this judgment in the amount of \$100.00 per month, the first such payment being due thirty (30) days from the date of the entry of this judgment, and each successive payment being due upon the same day of each successive month until the full amount

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has been paid. The Court further finds that the Plaintiff has agreed not to issue execution or garnishment, so long as payments are timely made within five (5) days of each payment's due date.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Court that the Plaintiff, Riverwest Federal Credit Union, have judgment against the Defendant, Jim Wayne Graham, Jr., in the amount of \$3,676.44, plus interest at the rate of 9.9% per annum from the date of the entry of this judgment, plus the costs of this action, and it is further ordered that said judgment is an exception to the discharge granted to the Defendant in his Chapter 7 proceeding, Case No. 97-00704-W, by virtue of the provisions of 11 U.S.C. \$523(a)(2)(A) and (a)(6).

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Court that the Defendant shall make payments upon this judgment in the amount of \$100.00 per month, the first such payment being due thirty (30) days from the date of the entry of this judgment, and each successive payment being due upon the same day of each successive month until the entire balance has been paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Court that the Plaintiff shall not issue execution, or garnishment, except as is necessary to perpetuate the effectiveness of the judgment, unless Defendant becomes in default under this agreement by failing to make payment within five (5) days of the due date of such payment.

UNITED STATES BANKRUPTCY JUDGE

APPROVED:

David K. Wheeler, OBA#11565 LANG, JAMES & ASSOCIATES, INC. P.O. Box 3567 Tulsa, OK 74101-3567 (918) 585-5781

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